

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In Re:	§	
	§	
ROLDAN, MICHAEL A	§	Case No. 17-36011
ROLDAN, RENATA B	§	
	§	
Debtors	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 12/04/2017 . The undersigned trustee was appointed on 12/04/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 14,186.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	71.78
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 14,114.22

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/08/2018 and the deadline for filing governmental claims was 06/08/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,168.60 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,168.60 , for a total compensation of \$ 2,168.60 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 12.82 , for total expenses of \$ 12.82 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/21/2018 By: /s/GINA B. KROL  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit A

Case No: 17-36011 JSB Judge: JANET S. BAER  
Case Name: ROLDAN, MICHAEL A  
ROLDAN, RENATA B  
For Period Ending: 08/21/18

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 12/04/17 (f)  
341(a) Meeting Date: 01/16/18  
Claims Bar Date: 06/08/18

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1381 Sweetbay Ln West Chicago IL 60185-5966	285,000.00	0.00		0.00	FA
2. 2013 Toyota Sienna mileage: 93000	11,273.00	0.00		0.00	FA
3. 2011 Toyota Prius mileage: 180000	3,056.00	0.00		0.00	FA
4. CHASE BANK	600.00	0.00		0.00	FA
5. CHASE BANK	200.00	0.00		0.00	FA
6. IRA Schwab	90,000.00	0.00		0.00	FA
7. 401K Advocate Health Care	20,000.00	0.00		0.00	FA
8. Amita Health	20,000.00	0.00		0.00	FA
9. Amita Health	6,500.00	0.00		0.00	FA
10. Universal Life Payable on Death only	4,500.00	0.00		0.00	FA
11. 2017 Federal Income Tax Refund (u)	0.00	13,585.00		13,585.00	FA
12. 2017 State Income Tax Refund (u)	0.00	601.00		601.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$441,129.00	\$14,186.00	\$14,186.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/18 Current Projected Date of Final Report (TFR): 12/31/18

/s/ GINA B. KROL

Date: 08/21/18

GINA B. KROL

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-36011 -JSB  
Case Name: ROLDAN, MICHAEL A  
ROL DAN, RENATA B  
Taxpayer ID No: \*\*\*\*\*7378  
For Period Ending: 08/21/18

Trustee Name: GINA B. KROL  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*8150 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/22/18	11	Renata Roldan 1381 Sweetbay Lane West Chicago, IL 60185	BALANCE FORWARD Federal Tax Refund2017	1224-000	13,585.00		0.00 13,585.00
03/22/18	12	Renata Roldan 1382 Sweetbay Lane West Chicago, IL 60185	2017 State Tax Refund	1224-000	601.00		14,186.00
04/06/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	14,176.00
05/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		20.39	14,155.61
06/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		21.05	14,134.56
07/09/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		20.34	14,114.22

COLUMN TOTALS	14,186.00	71.78	14,114.22
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	14,186.00	71.78	
Less: Payments to Debtors		0.00	
Net	14,186.00	71.78	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****8150	14,186.00	71.78	14,114.22
	14,186.00	71.78	14,114.22
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 14,186.00 71.78

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EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: August 21, 2018

Case Number:	17-36011	Priority Sequence				
Debtor Name:	ROLDAN, MICHAEL A	Joint Debtor: ROLDAN, RENATA B				
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
001 2100-00	Gina B. Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Administrative		\$0.00	\$2,168.60	\$2,168.60
001 2200-00	Gina B. Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Administrative		\$0.00	\$12.82	\$12.82
000001 070 7100-90	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$0.00	\$4,563.90	\$4,563.90
000002 070 7100-90	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Unsecured		\$0.00	\$3,520.29	\$3,520.29
000003 070 7100-90	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$0.00	\$2,458.52	\$2,458.52
000004 070 7100-00	McCormick 106,LLC c/o BSI Financial Services PO Box 679002 Dallas, TX 75267	Unsecured		\$0.00	\$75,368.87	\$75,368.87
Case Totals:				\$0.00	\$88,093.00	\$88,093.00

Code #: Trustee's Claim Number, Priority Code, Claim Type

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-36011

Case Name: ROLDAN, MICHAEL A

ROLDAN, RENATA B

Trustee Name: GINA B. KROL

Balance on hand \$ 14,114.22

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: GINA B. KROL	\$ 2,168.60	\$ 0.00	\$ 2,168.60
Trustee Expenses: GINA B. KROL	\$ 12.82	\$ 0.00	\$ 12.82

Total to be paid for chapter 7 administrative expenses \$ 2,181.42

Remaining Balance \$ 11,932.80

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 85,911.58 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 13.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	\$ 4,563.90	\$ 0.00	\$ 633.91
000002	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	\$ 3,520.29	\$ 0.00	\$ 488.96
000003	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	\$ 2,458.52	\$ 0.00	\$ 341.48
000004	McCormick 106,LLC c/o BSI Financial Services PO Box 679002 Dallas, TX 75267	\$ 75,368.87	\$ 0.00	\$ 10,468.45

Total to be paid to timely general unsecured creditors \$ 11,932.80

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE